

Ticker: **C US EQUITY**

Citigroup Inc (New York: C, Currency: USD)

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Website	www.citigroup.com
Number of Employees	277,000
Ticker:	C US

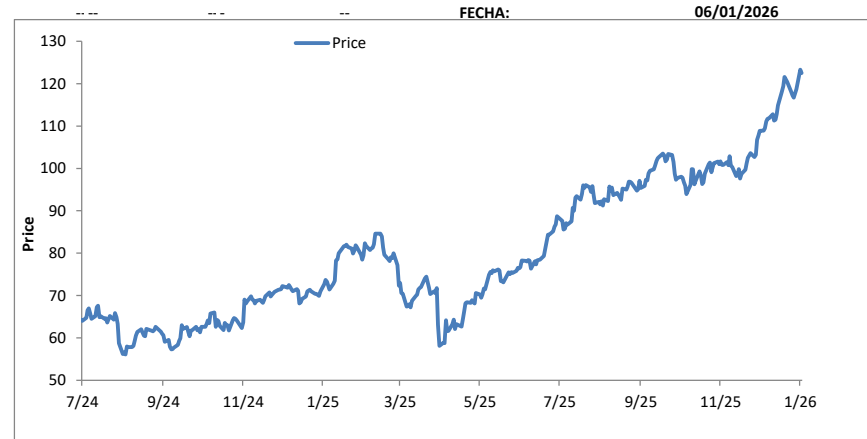
388 Greenwich Street Hennessy Road Post Office New York, NY 10013 United States
Phone : 215-559-1000
Fax : --

122.50 -0.80

Citigroup Inc. es un conglomerado diversificado de servicios financieros que presta una amplia variedad de servicios a cliente individuales y empresas. Presta servicios como banca financiera, corretaje minorista, banca corporativa y productos y servicios de administración de fondos. Atiende a clientes en todo el mundo.

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	122.50	Market Cap (MM)	219,185.1
Open	123.68	Shares Out. (MM)	1,789.3
Previous Close	123.30	Float %	99.6%
Change	4.60	Shares sold short (MM)	29,060,069.0
Change %	3.88	Dividend Yield %	1.9
Day High/Day Low	124.2 / 122.2	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	124.2 / 55.5	P / Diluted EPS Before XO	
Volume (MM)	11.79	Beta	1.29
Avg. Vol - 3 mo (MM)	13.02		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	168,337.0	Cash & ST Invest.	550,594
EBIT - LTM	19,819.0	Total Assets	2,352,945.0
EBITDA - LTM	107,448.0	Total Debt	745,722.0
Net Income - LTM	14,691.0	Total Liabilities	2,143,579.0
Total Enterprise Value	488,049	Total Equity	209,366.0
TEV/ Total Revenue	2.7 x	Cash from Operations - LTM	-69,391.0
TEV/ EBITDA	4.2 x	Cash From Investing - LTM	-51,203.0
		Cash from Financing -LTM	165,560.0

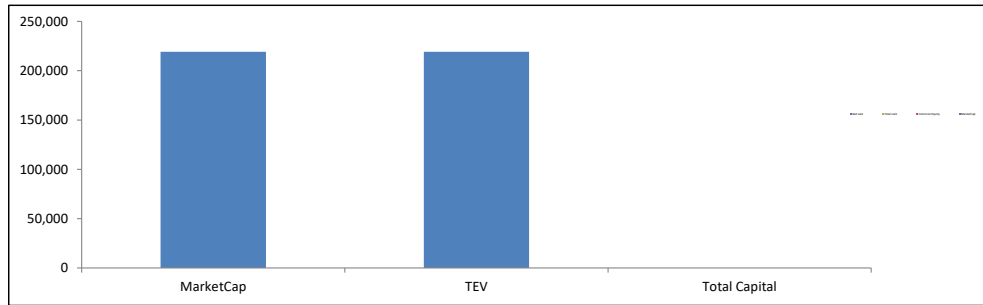


Company Notes	
2015 A1	#####
GAAP Net Income includes, (in millions):	2014 A1
a Pre-tax loss of \$1534.000 from Litigation / Settlement	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$471.000 from Restructuring Charges	A loss of \$613.000 from Legal Expense/Restructuring
an Pre-tax gain of \$254.000 from Credit Valuation Adjustments	A loss of \$3.726.000 from Mortgage Settlement
	A loss of \$210.000 from Tax Provision/ Benefit (after-tax)
	A loss of \$240.000 from CVA/DVA (after-tax)
	A loss of \$2.000 from Discontinued Operations
2015 Q4	2014 Q4
GAAP Net Income includes, (in millions):	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$411.000 from Litigation / Settlement	A loss of \$2,800.000 from Legal Expense
a Pre-tax loss of \$313.000 from Restructuring Charges	A loss of \$655.000 from Restructuring
a Pre-tax loss of \$181.000 from Credit Valuation Adjustments	A gain of \$4.000 from CVA/DVA (after-tax)
	A loss of \$1.000 from Discontinued Operations
2015 Q3	2014 Q3
GAAP Net Income includes, (in millions):	GAAP Net Income includes, (in millions, pre-tax):
a pre-tax loss of \$81.000 from Restructuring Charges	a loss of \$371.000 from CVA/DVA
a pre-tax loss of \$376.000 from Litigation / Settlement	a loss of \$1600.000 from Litigation
an after-tax loss of \$10.000 from Discontinued Operations	a loss of \$382.000 from Restructuring
a gain of \$0.04 per share from Credit Valuation Adjustments (Ba	a gain of \$0.08 per share from Credit Valuation Adjustments
2015 Q2	2014 Q2
GAAP Net Income includes,(In Millions, Pre Tax):	GAAP Net Income includes, (in millions, after-tax):
a loss of \$360.000 from Litigation / Settlement	a loss of \$3,726.000 from Mortgage Settlement
a gain of \$312.000 from CVA/DVA	a loss of \$20.000 from CVA/DVA
a loss of \$61.000 from Restructuring Charges	a loss of \$22.000 from Discontinued Operations
a gain of \$9.000 from Discontinued operation	
2015 Q1	
GAAP Net Income includes, (in millions, after-tax):	
a loss of \$47.000 from Credit Valuation Adjustments (Banks Only)	

Key Board Members		
Name	Title	Organization
Gary M Reiner	Operating Partner	General Atlantic Llc
	Operating Partner	General Atlantic Service Co LI
	Board Member	Turbonomic Inc
	Board Member	Appdynamics Inc
	Board Member	Hewlett Packard Enterprise Co
	Board Member	Citigroup Inc
	Board Member	Citibank Na
	Board Member	Vast Data Inc
	Board Member	Citiustech Inc
	Board Member	Citigroup Inc
Ellen M Costello	Board Member	Citibank Na
	Board Member	Dh Corp
	Board Member	United Way Of Metropolitan Chi
	Board Member	Atrevida Partners Llc
Duncan Pratt Hennes	Co-Founder	Promontory Financial Group Llc
	Board Member	Renaissancere Holdings Ltd
	Board Member	Citigroup Inc
	Board Member	Citibank Na
	Board Member	Standard & Poor'S
Jonathan Paul Moulds	Board Member	Citigroup Inc
	Chairman	Citigroup Global Markets Ltd
	Lead Director	Ig Group Holdings Plc
	Chairman	Litigation Capital Management
	Board Member	Prince'S Foundation For Childr
James S Turley "Jim"	Chairman	Boy Scouts Of America
	Lead Director	Precigen Inc
	Chairman	Emerson Electric Co
	Board Member	Northrop Grumman Corp
	Board Member	Citigroup Inc

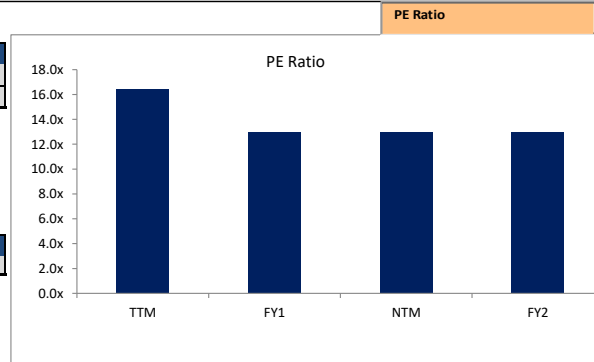
Ticker: C US EQUITY		Citigroup Inc										
Period Type: Annuals		Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
FY		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY
Key Financials		Actuals						LTM	Estimates			
For the Fiscal Period Ending	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	30/09/2025	30/09/2025	31/12/2025	31/12/2026	31/12/2027	
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
Bit Digital, Inc. desarrolla una plataforma de activos digitales e infraestructura de inteligencia artificial (IA). Se especializa en los negocios de minería de activos												
Total Revenue	97,120.0	103,449.0	88,839.0	79,865.0	101,078.0	156,820.0	170,757.0	--	170,757.0	20,536.3	20,536.3	
Growth Over Prior Year	9.2%	6.5%	(14.1%)	(10.1%)	26.6%	55.1%	8.9%	--	4.9%	4.9%	4.9%	
Gross Profit	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBITDA	51,465.0	58,053.0	31,961.0	40,475.0	49,661.0	96,670.0	111,817.0	--	--	--	--	
Margin %	53.0%	56.1%	36.0%	50.7%	49.1%	61.6%	65.5%	--	--	--	--	
EBIT	47,711.0	53,064.0	26,970.0	35,450.0	44,547.0	91,268.0	106,664.0	--	4,854.0	4,854.0	4,854.0	
Margin %	49.1%	51.3%	30.4%	44.4%	44.1%	58.2%	62.5%	--	2.8%	23.6%	23.6%	
Earnings from Cont. Ops.	18,088.0	19,471.0	11,107.0	22,018.0	15,165.0	9,382.0	12,835.0	--	--	--	--	
Margin %	18.6%	18.8%	12.5%	27.6%	15.0%	6.0%	7.5%	--	--	--	--	
Net Income	18,045.0	19,401.0	11,047.0	21,952.0	14,845.0	9,228.0	12,682.0	--	2,892.6	2,892.6	2,892.6	
Margin %	18.6%	18.8%	12.4%	27.5%	14.7%	5.9%	7.4%	--	1.7%	14.1%	14.1%	
Diluted EPS Excl. Extra Items	6.7	8.0	4.7	10.1	7.1	4.0	6.0	--	1.7	1.7	1.7	
Growth Over Prior Year	--	20.2%	(41.2%)	114.4%	(29.9%)	(43.2%)	47.3%	--	27.0%	27.0%	27.0%	

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	122.50
Shares Out.	1,789.27
Market Capitalization (USD)	219,185.10
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	488,049.10
Book Value of Common Equity	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	0.00
= Total Capital	0.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	30/09/2025	30/09/2025	30/09/2025	30/09/2025	30/09/2025
TEV/Total Revenue	2.0x	--	11.7x	11.7x	11.7x
TEV/EBITDA	3.1x	--	--	--	--
TEV/EBIT	20.1x	--	--	--	--
P/Diluted EPS Before Extra	11.8x	--	--	--	--
P/BV	0.7x	--	1.1x	1.1x	1.1x
Price/Tang BV	0.8x	--	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	16.4x	12.9x	12.9x	12.9x
TEV / EBITDA	4.2x	0.0x	0.0x	0.0x
Price / CF	0.0x	0.0x	0.0x	0.0x
Price / Book	1.1x	1.1x	1.1x	1.1x
Dividend Yield	1.9x	2.0x	2.0x	2.0x



Ticker:	C US EQUITY
Period Type	Annuals

C US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

Citigroup Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
Balance Sheet as of:	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	32,108.00	20,900.00	23,043.00	23,775.00	23,645.00	23,967.00	26,349.00	27,515.00	30,577.00	27,342.00	22,782.00
Short Term Investments	909,010.00	823,643.00	925,826.00	893,283.00	932,391.00	928,269.00	1,218,512.00	1,119,834.00	1,208,766.00	1,198,167.00	1,144,235.00
Total Cash & ST Investments	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,147,349.00	1,239,343.00	1,225,509.00	1,167,017.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,147,349.00	1,239,343.00	1,225,509.00	1,167,017.00
Net Property, Plant & Equipment	-	-	-	-	-	3,100.00	2,800.00	2,914.00	29,145.00	31,548.00	33,028.00
Long-term Investments	680,981.00	668,889.00	686,863.00	746,383.00	770,688.00	807,332.00	800,676.00	922,615.00	963,302.00	979,379.00	969,137.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	220,082.00	217,778.00	156,345.00	179,024.00	190,659.00	188,490.00	211,753.00	218,535.00	184,886.00	175,398.00	183,763.00
Total Assets	1,842,181.00	1,731,210.00	1,792,077.00	1,842,465.00	1,917,383.00	1,951,158.00	2,260,090.00	2,291,413.00	2,416,676.00	2,411,834.00	2,352,945.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	207,693.00	149,567.00	186,607.00	179,719.00	200,964.00	178,092.00	199,190.00	213,209.00	230,976.00	219,539.00	216,351.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	68,092.00	57,592.00	56,427.00	63,753.00	51,936.00	47,428.00	67,957.00	55,516.00	75,306.00	50,679.00	48,298.00
Total Current Liabilities	275,785.00	207,159.00	243,034.00	243,472.00	252,900.00	225,520.00	267,147.00	268,725.00	306,282.00	270,218.00	264,649.00
Long-Term Debt	223,080.00	201,275.00	206,178.00	236,709.00	231,999.00	251,299.00	273,983.00	256,727.00	273,978.00	288,865.00	289,604.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	85,084.00	60,147.00	61,631.00	58,144.00	56,150.00	54,639.00	56,895.00	71,804.00	84,797.00	72,861.00	65,101.00
Total Liabilities	583,949.00	468,581.00	510,843.00	538,325.00	541,049.00	531,458.00	598,025.00	597,256.00	665,057.00	631,944.00	619,354.00
Pref. Stock, Non-Redeem.	10,468.00	16,718.00	19,253.00	19,253.00	18,460.00	17,980.00	19,480.00	18,995.00	18,995.00	17,600.00	17,850.00
Total Pref. Equity	10,468.00	16,718.00	19,253.00	19,253.00	18,460.00	17,980.00	19,480.00	18,995.00	18,995.00	17,600.00	17,850.00
Minority Interest	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00	649.00	798.00	768.00
Additional Paid In Capital	108,010.00	108,319.00	108,073.00	108,039.00	107,953.00	107,871.00	107,877.00	108,034.00	108,489.00	108,986.00	109,148.00
Retained Earnings	117,852.00	133,841.00	146,477.00	138,425.00	151,347.00	165,369.00	168,272.00	184,948.00	194,734.00	198,905.00	206,294.00
Treasury Stock	(2,929.00)	(7,677.00)	(16,302.00)	(30,309.00)	(44,370.00)	(61,660.00)	(64,129.00)	(71,240.00)	(73,967.00)	(75,238.00)	(76,842.00)
Comprehensive Inc. and Other	(23,216.00)	(29,344.00)	(32,381.00)	(34,668.00)	(37,170.00)	(36,318.00)	(32,058.00)	(38,765.00)	(47,062.00)	(44,800.00)	(47,852.00)
Total Common Equity	201,228.00	206,374.00	206,890.00	182,419.00	178,614.00	175,966.00	180,720.00	183,677.00	182,843.00	188,651.00	191,516.00
Total Equity	211,696.00	223,092.00	226,143.00	201,672.00	197,074.00	193,946.00	200,200.00	202,672.00	201,838.00	206,251.00	209,366.00
Total Liabilities And Equity	795,645.00	691,673.00	736,986.00	739,997.00	738,123.00	725,404.00	798,225.00	799,928.00	866,895.00	838,195.00	828,720.00
Supplemental Items											
Total Shares Out. on Filing Date	3,023.92	2,953.28	2,772.39	2,569.91	2,368.47	2,114.12	2,082.09	1,984.36	1,936.99	1,903.11	1,877.07
Total Shares Out. on Balance Sheet Date	3,023.92	2,953.28	2,772.39	2,569.91	2,368.47	2,114.12	2,082.09	1,984.36	1,936.99	1,903.11	1,877.07
Book Value/Share	66.05	69.46	74.26	70.62	75.05	82.90	86.43	92.21	94.06	98.71	101.62
Tangible Book Value	171,559.00	179,069.00	179,069.00	154,643.00	151,078.00	148,809.00	153,389.00	157,587.00	158,740.00	164,025.00	167,714.00
Tangible Book Value/Share	56.73	60.63	64.60	60.17	63.79	70.39	73.67	79.41	81.95	86.19	89.35
Total Debt	577,977.00	482,492.00	518,470.00	559,074.00	599,053.00	584,555.00	654,367.00	644,191.00	688,781.00	773,362.00	745,722.00
Net Debt	175,210.00	129,720.00	121,163.00	146,080.00	140,264.00	139,314.00	50,040.00	54,870.00	(18,645.00)	166,730.00	195,128.00
Total Minority Interest	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00	649.00	798.00	768.00
Inventories	-	-	-	-	-	-	-	-	-	-	-
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	241,000.00	231,000.00	219,000.00	209,000.00	204,000.00	200,000.00	210,000.00	223,000.00	240,000.00	239,000.00	229,000.00

Ticker: C US EQUITY

Sort Ascend

Period Type Annuals

Consolidated Yes

Accounting Mixed

Citigroup Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
TEV / LTM Total Revenue	Close	3.9x	3.4x	3.7x	4.0x	2.9x	3.2x	2.2x	2.4x	0.9x	1.8x	2.0x
	Average	3.3x	3.8x	3.2x	3.9x	3.9x	3.2x	2.6x	2.4x	2.2x	0.9x	1.9x
	High	3.9x	4.1x	3.7x	4.2x	4.2x	3.4x	3.2x	2.6x	2.6x	1.8x	2.1x
	Low	3.1x	3.4x	2.9x	3.6x	3.0x	3.0x	2.2x	2.1x	0.9x	0.7x	1.8x
TEV / LTM EBITDA	Close	11.0x	7.5x	8.1x	8.3x	5.5x	5.6x	6.2x	4.8x	1.8x	2.9x	3.1x
	Average	7.7x	10.9x	7.0x	8.5x	8.0x	6.1x	4.7x	6.6x	4.3x	1.8x	3.1x
	High	11.0x	11.6x	8.2x	9.2x	8.8x	6.5x	6.2x	7.4x	5.2x	2.9x	3.3x
	Low	7.4x	7.5x	6.3x	8.0x	5.6x	5.6x	4.0x	4.8x	1.8x	1.5x	2.9x
TEV / LTM EBIT	Close	23.9x	12.1x	14.3x	15.7x	12.1x	13.6x	14.5x	7.1x	4.7x	21.7x	20.1x
	Average	15.4x	23.6x	11.4x	14.9x	15.1x	13.4x	11.3x	15.4x	6.4x	4.8x	23.2x
	High	23.9x	25.2x	14.5x	16.2x	16.6x	14.2x	14.4x	17.1x	7.6x	21.8x	24.7x
	Low	14.7x	12.2x	10.1x	14.0x	12.2x	12.3x	9.7x	7.1x	4.7x	3.9x	20.2x
Price / LTM EPS	Close	9.7x	8.9x	11.5x	13.7x	7.9x	9.3x	12.4x	6.1x	5.5x	15.0x	12.2x
	Average	9.9x	9.6x	8.0x	12.7x	12.8x	10.3x	6.3x	13.9x	5.2x	5.7x	17.9x
	High	11.1x	10.9x	11.5x	14.9x	14.7x	12.1x	12.4x	16.0x	6.8x	15.0x	21.1x
	Low	9.0x	8.4x	6.0x	10.8x	7.9x	8.0x	4.1x	6.1x	4.1x	4.7x	12.2x
Price / Book Value	Close	0.8x	0.7x	0.8x	1.1x	0.7x	1.0x	0.7x	0.7x	0.5x	0.5x	0.7x
	Average	0.8x	0.8x	0.7x	0.9x	1.0x	0.9x	0.6x	0.8x	0.6x	0.5x	0.6x
	High	0.9x	0.9x	0.9x	1.1x	1.1x	1.1x	1.0x	0.9x	0.7x	0.6x	0.7x
	Low	0.7x	0.7x	0.5x	0.7x	0.7x	0.7x	0.4x	0.7x	0.4x	0.4x	0.5x
Price / Tangible Book Value	Close	1.0x	0.9x	0.9x	1.2x	0.8x	1.1x	0.8x	0.8x	0.6x	0.6x	0.8x
	Average	0.9x	0.9x	0.8x	1.0x	1.2x	1.1x	0.8x	0.9x	0.6x	0.6x	0.7x
	High	1.0x	1.1x	1.0x	1.2x	1.3x	1.3x	1.2x	1.1x	0.9x	0.6x	0.8x
	Low	0.8x	0.8x	0.6x	0.9x	0.8x	0.8x	0.5x	0.8x	0.5x	0.5x	0.6x
Price / Cash Flow	Close	3.5x	3.3x	3.2x	--	3.5x	--	--	2.6x	3.5x	--	--
	Average	2.4x	3.4x	3.0x	3.5x	3.5x	4.6x	--	2.6x	2.2x	3.6x	--
	High	3.5x	3.9x	3.9x	4.1x	3.5x	5.4x	--	2.6x	3.5x	4.1x	--
	Low	2.2x	3.0x	2.2x	3.0x	3.5x	3.5x	--	2.6x	1.7x	3.0x	--
TEV / LTM FCF	Close	3.7x	3.6x	3.4x	--	3.9x	--	--	2.9x	4.5x	--	--
	Average	2.6x	3.7x	3.2x	3.7x	3.9x	5.1x	--	2.9x	2.5x	4.6x	--
	High	3.7x	4.1x	4.2x	4.4x	3.9x	6.0x	--	2.9x	4.5x	5.2x	--
	Low	2.3x	3.2x	2.4x	3.2x	3.9x	3.9x	--	2.9x	1.9x	3.8x	--
Dividend Yield	Close	0.1	0.3	0.7	1.3	3.0	2.4	3.3	3.4	4.5	4.0	3.1
	Average	0.1	0.1	0.4	0.6	1.4	2.3	3.7	3.0	4.0	4.5	3.4
	High	0.1	0.3	0.7	1.3	3.0	2.9	5.4	3.5	5.0	5.3	4.1
	Low	0.1	0.1	0.3	0.5	1.2	1.9	2.3	2.6	3.0	3.9	2.9

Bloomberg Company In Depth Fundamentals - Capital Structure Summary

Ticker: C US EQUITY Sort: Ascend Currency: Reporting Change: USD
 Period Type: Quarters Consolidated: Yes Accounting: Mixed

Citigroup Inc
 Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

WACC	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
For the Fiscal Period Ending	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
	%	%	%	%	%
Equity					
Cost of Equity	10.6%	10.5%	10.2%	11.0%	11.8%
Weight of Equity	17.7%	20.1%	19.1%	20.4%	22.9%
+ Debt					
Cost of Debt	3.8%	4.6%	4.2%	4.2%	4.0%
Weight of Debt	79.9%	77.1%	78.2%	77.5%	74.6%
+ Preferred Equity					
Cost of Pref Equity	6.7%	5.9%	5.7%	6.7%	5.7%
Weight of Pref Equity	2.4%	2.7%	2.6%	2.1%	2.4%
WACC	5.0%	5.8%	5.4%	5.6%	5.9%

Capital Structure	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Net Market Val	232,550.0	216,351.0	244,352.0	273,720.0	271,801.0
CT Reinvestments	302,072.0	289,604.0	298,653.0	320,979.0	319,049.0
Pref Equity	16,350.0	17,850.0	18,350.0	16,350.0	19,050.0
Total Capital	669,362.2	655,932.1	693,945.4	767,746.2	791,510.5

Debt Summary Data	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Total Financial Debt	22,955.0	26,916.0	22,089.0	22,322.0	19,391.0
Total Revolving Credit	--	--	--	--	--
Total Capital Leases	--	--	--	--	--
General/Other Borrowings	797,920.0	745,722.0	929,243.0	924,902.0	918,367.0
Total Principal Due	797,920.0	745,722.0	929,243.0	924,902.0	918,367.0

Additional Totals	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Total Cash & CT Investments	589,022.0	500,504.0	698,546.0	661,365.0	660,497.0
Net Debt	208,898.0	195,128.0	230,697.0	263,537.0	248,960.0
Total Short-Term Borrowings	232,550.0	216,351.0	244,352.0	273,720.0	271,801.0
Curr. Port. of LT Debt/Cap. Leases	--	709.0	--	--	--
Long-Term Debt (incl. Cap. Leases)	302,072.0	289,604.0	298,653.0	320,979.0	319,049.0
Total Secured Debt	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--
Credit Ratios					
Net Debt/EBITDA	2.0x	1.8x	2.1x	2.4x	2.3x
Total Debt/EBITDA	7.5x	6.7x	8.5x	8.6x	8.5x
Cooperative Income/Total Debt	0.0x	0.0x	0.0x	0.0x	0.0x
LTM FCF/Total Debt	-0.1x	0.0x	-0.1x	-0.1x	-0.1x
LTM FCF/Total Debt	-0.1x	0.0x	-0.1x	-0.1x	-0.1x
FRIT/Interest Finance	--	--	--	--	--
FRIT/Total Interest Finance	--	--	--	--	--
Degree of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	1.2x	1.2x	1.3x	1.3x	1.3x

Debt Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Debt Schedule in Yr 1	11,800.0	41,875.0	54,600.0	20,500.0	8,900.0
Debt Schedule in Yr 2	43,700.0	50,869.0	51,900.0	52,500.0	47,200.0
Debt Schedule in Yr 3	49,600.0	30,523.0	30,100.0	34,900.0	34,900.0
Debt Schedule in Yr 4	27,200.0	29,256.0	31,200.0	37,500.0	37,700.0
Debt Schedule in Yr 5	30,300.0	17,822.0	21,200.0	22,000.0	21,600.0
Debt Schedule - Years 2 - 3	93,300.0	81,192.0	82,000.0	87,400.0	82,100.0
Debt Schedule - Years 4 - 5	57,500.0	47,078.0	52,400.0	59,500.0	59,300.0
Debt Schedule - Years 2 - 5	150,800.0	128,270.0	134,400.0	146,900.0	141,400.0
Debt Schedule Beyond Yr 5	136,500.0	117,155.0	129,800.0	150,400.0	165,500.0
Debt Schedule - Total Debt	299,100.0	287,300.0	295,700.0	317,800.0	315,800.0

Capital Lease Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
Capital Leases - Year 1	--	--	--	--	--
Capital Leases - Year 2	--	--	--	--	--
Capital Leases - Year 3	--	--	--	--	--
Capital Leases - Year 4	--	--	--	--	--
Capital Leases - Year 5	--	--	--	--	--
Capital Leases - Years 2 - 3	--	--	--	--	--
Capital Leases - Years 4 - 5	--	--	--	--	--
Capital Leases - Years 2 - 5	--	--	--	--	--
Capital Leases Beyond Year 5	--	--	--	--	--
Total Future Value of Capital Leases	--	--	--	--	--
Present Value of ST Capital Leases	--	--	--	--	--
Present Value of LT Capital Leases	--	--	--	--	--

Operative Leases (Rental Expense) Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
Rental Expense - Year 1	--	709.0	--	--	--
Rental Expense - Year 2	--	636.0	--	--	--
Rental Expense - Year 3	--	514.0	--	--	--
Rental Expense - Year 4	--	418.0	--	--	--
Rental Expense - Year 5	--	317.0	--	--	--
Rental Expense - Years 2 - 3	--	1,150.0	--	--	--
Rental Expense - Years 4 - 5	--	735.0	--	--	--
Rental Expense - Years 2 - 5	--	1,885.0	--	--	--
Rental Expense Beyond Year 5	--	865.0	--	--	--
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	--	3,459.0	100.0%	--	--

Contractual Obligation Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
Contractual Obligations - Year 1	--	--	--	--	--
Contractual Obligations - Years 2-3	--	--	--	--	--
Contractual Obligations - Years 4-5	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--
Total Contractual Obligations	--	--	--	--	--

Purchase Obligations	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
Purchase Obligations	--	0.0	--	--	--

Interest Rate Data	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
W/Av. Interest Rate - Long-term Debt	--	--	--	--	--

Ticker:	C US EQUITY	Sort	Ascend	Currency	Reporting	Change	USD
Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

Citigroup Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	184.00	174.00	157.00	156.00	147.00	147.00	147.00	149.00	116.00	115.00	115.00
Interest Cost	917.00	898.00	802.00	828.00	806.00	756.00	624.00	619.00	771.00	914.00	887.00
Expected Return on Plan Assets	(1,262.00)	(1,216.00)	(1,173.00)	(1,164.00)	(1,135.00)	(1,102.00)	(1,069.00)	(936.00)	(875.00)	(967.00)	(928.00)
Pension Expense (Income)	95.00	138.00	31.00	71.00	41.00	61.00	3.00	129.00	190.00	275.00	330.00
Other Postretirement Cost											
Service Cost	15.00	12.00	10.00	9.00	9.00	8.00	7.00	6.00	2.00	1.00	1.00
Interest Cost	153.00	141.00	119.00	127.00	128.00	128.00	110.00	109.00	106.00	124.00	123.00
Expected Return on Plan Assets	(122.00)	(108.00)	(95.00)	(95.00)	(102.00)	(102.00)	(94.00)	(97.00)	(80.00)	(90.00)	(91.00)
Other Postretirement Benefits Expense (I	73.00	76.00	53.00	66.00	53.00	47.00	32.00	10.00	8.00	(13.00)	17.00
Pension Funded Status											
Fair Value of Plan Assets	20,128.00	18,241.00	18,512.00	19,853.00	18,189.00	20,273.00	21,140.00	20,591.00	16,231.00	16,636.00	15,905.00
Actual Return (Loss) on Plan Assets	2,049.00	(127.00)	1,539.00	1,757.00	(456.00)	2,463.00	2,086.00	782.00	(3,154.00)	1,247.00	397.00
Employer Contribution	330.00	134.00	626.00	240.00	237.00	631.00	214.00	211.00	550.00	176.00	822.00
Benefits Paid	(1,053.00)	(1,050.00)	(1,051.00)	(1,047.00)	(1,138.00)	(1,240.00)	(1,264.00)	(1,298.00)	(1,342.00)	(1,256.00)	(1,282.00)
Projected Benefit Obligation	21,312.00	19,765.00	19,793.00	21,473.00	19,804.00	21,558.00	22,444.00	20,767.00	16,116.00	16,670.00	15,008.00
Over(Under) Funded Pension	(1,184.00)	(1,524.00)	(1,281.00)	(1,620.00)	(1,615.00)	(1,285.00)	(1,304.00)	(176.00)	115.00	(34.00)	897.00
Accumulated Benefit Obligation	20,749.00	19,275.00	19,358.00	21,072.00	19,366.00	21,065.00	21,928.00	20,324.00	15,791.00	16,326.00	14,672.00
Pension Funding Ratio	94.44	92.29	93.53	92.46	91.85	94.04	94.19	99.15	100.71	99.80	105.98
Other Postretirement Funded Status											
Fair Value of Plan Assets	1,394.00	1,299.00	1,144.00	1,381.00	1,381.00	1,472.00	1,472.00	1,477.00	1,108.00	1,201.00	957.00
Actual Return (Loss) on Plan Assets	168.00	(6.00)	130.00	126.00	(31.00)	174.00	158.00	106.00	(108.00)	75.00	59.00
Employer Contribution	68.00	244.00	15.00	185.00	159.00	229.00	(6.00)	30.00	23.00	17.00	17.00
Benefits Paid	(184.00)	(184.00)	(159.00)	(120.00)	(130.00)	(112.00)	(92.00)	(121.00)	(119.00)	(126.00)	(142.00)
Projected Benefit Obligation	2,444.00	2,108.00	1,827.00	1,960.00	1,821.00	2,076.00	1,949.00	1,670.00	1,388.00	1,551.00	1,306.00
Over(Under) Funded Post Ret Benefits	(1,050.00)	(809.00)	(683.00)	(579.00)	(440.00)	(604.00)	(472.00)	(308.00)	(280.00)	(350.00)	(349.00)
Other Post-Retirement Funding Ratio	57.04	61.62	62.62	70.46	75.84	70.91	75.53	88.44	79.83	77.43	73.28
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	6.33	6.31	6.80	6.80	6.80	6.70	5.80	5.00	5.70	5.70	6.00
Discount Rate used on Plan Liabilities	4.12	4.52	4.55	4.55	4.52	4.30	3.14	3.96	5.50	5.10	5.55
Rate of Compensation Increase	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	4.39	6.47	3.90	3.50	4.20	3.15	2.20	1.84	5.60	5.20	5.55
Health Care Cost Trend Projected(next y	7.50	7.00	6.50	6.50	7.00	6.75	6.50	6.25	7.00	6.75	6.50
Pension Plan Asset Allocation											
Fair Value of Plan Assets	20,128.00	18,241.00	18,512.00	19,853.00	18,189.00	20,273.00	21,140.00	20,591.00	16,231.00	16,636.00	15,905.00
Asset Category - Equities %	20.00	19.00	18.00	20.00	15.00	17.00	16.00	7.00	7.00	7.00	7.00
Asset Category - Debt %	44.00	46.00	47.00	48.00	57.00	58.00	59.00	72.00	71.00	71.00	71.00
Asset Category - Real Estate %	4.00	4.00	5.00	5.00	5.00	4.00	4.00	2.00	3.00	2.00	5.00
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Other %	32.00	31.00	30.00	27.00	23.00	21.00	21.00	19.00	19.00	20.00	17.00
Expected Pension Payments											
Year 1	1,203.00	1,280.00	1,250.00	1,219.00	1,232.00	1,297.00	1,386.00	1,914.00	1,500.00	1,638.00	1,555.00
Year 2	1,199.00	1,155.00	1,135.00	1,212.00	1,245.00	1,274.00	1,336.00	1,289.00	1,482.00	1,563.00	1,466.00
Year 3	1,234.00	1,187.00	1,169.00	1,271.00	1,273.00	1,315.00	1,354.00	1,304.00	1,458.00	1,538.00	1,461.00
Year 4	1,265.00	1,230.00	1,226.00	1,298.00	1,305.00	1,346.00	1,373.00	1,308.00	1,441.00	1,528.00	1,436.00
Year 5	1,313.00	1,291.00	1,261.00	1,333.00	1,344.00	1,368.00	1,384.00	1,305.00	1,429.00	1,506.00	1,412.00
Beyond Year 5	7,183.00	6,990.00	6,807.00	7,012.00	6,922.00	6,933.00	6,799.00	6,374.00	6,661.00	7,181.00	6,375.00
Expected Postretirement Benefits											
Year 1	138.00	134.00	119.00	126.00	132.00	139.00	134.00	135.00	127.00	146.00	137.00
Year 2	142.00	137.00	121.00	130.00	137.00	143.00	135.00	124.00	122.00	134.00	125.00
Year 3	146.00	140.00	124.00	134.00	141.00	146.00	137.00	125.00	122.00	137.00	129.00
Year 4	151.00	144.00	127.00	139.00	145.00	150.00	139.00	126.00	123.00	138.00	130.00
Year 5	156.00	148.00	131.00	143.00	149.00	154.00	141.00	127.00	125.00	141.00	132.00
Beyond Year 5	891.00	826.00	722.00	780.00	799.00	811.00	731.00	657.00	644.00	732.00	685.00

